

# CITY OF LAKE FOREST

## INSURANCE REQUIREMENTS

When performing work within the City right-of-way, permittee shall provide the City with verification of combined single limit insurance with a minimum amount of one million dollars (\$1,000,000.00) for public liability and property damage from an insurance company satisfactory to the City. The insurance certificate shall name the City of Lake Forest as additional insured along with the permittee. The insurance certificate must contain a clause requiring the insurance company to give the City thirty (30) days written notice prior to any change in insurance coverage. Property coverage shall contain a standard subrogation clause. Evidence of workers' compensation insurance must also be given.

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1. The certificate holder shall be the City of Lake Forest, 25550 Commercentre, Suite 100, Lake Forest, California 92630.
2. Additional Insured: The City, its officials, officers, employees, agents, and volunteers shall be additional insureds with regard to liability and defense of suits or claims arising out of the performance of the Agreement.

Additional Insured Endorsements shall not (1) be restricted to "ongoing operations"; (2) exclude "contractual liability"; (3) restrict coverage to "sole" liability of Consultant; or (4) contain any other exclusions contrary to the Agreement.

3. Required insurance policies shall not be canceled or the coverage reduced until a thirty (30) day written notice of cancellation has been served upon the City except ten (10) days shall be allowed for non-payment of premium.
4. The certificate shall show the expiration date of the policy. Words such as "until cancelled" are acceptable.
5. The certificate may be an exact copy or duplicate. However, it must be originally "wet" signed by the insurance agency. Faxed copies are acceptable directly from the insurance company, but originals must be received within three (3) days.
6. The certificate shall include a valid policy of workers' compensation insurance in a form approved by the Insurance Commissioner, or, workers' compensation may be submitted on a separate form.
7. If the permittee does not employ persons directly, it is acceptable to execute a waiver form.

Should any further clarification be necessary, please contact the City of Lake Forest at (949) 461-3480.

**FAX: (949) 461-3512**